

Information to identify the case:

Debtor 1	Vernon D. Beard	Social Security number or ITIN	xxx-xx-2601
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-24435-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vernon D. Beard

5/13/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vernon D. Beard
Debtor

Case No. 17-24435-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 13, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2022:

Recip ID	Recipient Name and Address
db	+ Vernon D. Beard, 1553 John Adams Court, Mays Landing, NJ 08330-2845
516946862	+ Hyberg, White And Mann Law Firm, Executive Plaza Suite 105, 2111 New Road, Northfield, NJ 08225-1547
517001829	+ Mays Landing Village Condominium Association, c/o Hyberg White & Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
516946865	+ National Subrogation Services, LLC, 100 Crossways Park West Suite 415, Woodbury, NY 11797-2012

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 13 2022 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 13 2022 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516946858	+ EDI: CAPITALONE.COM	May 14 2022 00:28:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
516946859	+ Email/Text: bankruptcydesk@colonialsavings.com	May 13 2022 20:38:00	Colonial Savings & Loa, Attn Bankruptcy, 2626 W Freeway Bldg B, Fort Worth, TX 76102-7109
517116952	+ Email/Text: bankruptcydesk@colonialsavings.com	May 13 2022 20:38:00	Colonial Savings, F.A., 2626 W FWY, Fort Worth, TX 76102-7109
516946860	+ EDI: WFFC.COM	May 14 2022 00:28:00	Furniturebar, Po Box 94498, Las Vegas, NV 89193-4498
516946861	Email/Text: GOLF_STBankruptcy@gatewayonlending.com	May 13 2022 20:36:00	Gateway One Lending & Finance, 160 N Riverview Dr Ste 100, Anaheim, CA 92808
516946863	EDI: IRS.COM	May 14 2022 00:28:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
516946864	+ Email/Text: bankruptcy@marinerfinance.com	May 13 2022 20:37:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
516991951	EDI: AGFINANCE.COM	May 14 2022 00:28:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516946868	+ EDI: AGFINANCE.COM	May 14 2022 00:28:00	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
517100070	EDI: PRA.COM	May 14 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Household Bank, POB 41067, Norfolk VA 23541
516946866	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 13 2022 20:37:00	NJ Division of Taxation, PO Box 1018, Moorestown, NJ 08057-1018
516981614	EDI: WFFC.COM	May 14 2022 00:28:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657

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User: admin

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Date Rcvd: May 13, 2022

Form ID: 3180W

Total Noticed: 20

517081136 EDI: WFFC.COM

May 14 2022 00:28:00 Wells Fargo Bank, N.A., PO Box 10438, MAC
F8235-02F, Des Moines, IA 50306-0438

516946869 + EDI: WFFC.COM

May 14 2022 00:28:00 Wells Fargo Dealer Services, Attn: Bankruptcy, Po
Box 19657, Irvine, CA 92623-9657

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court., Gateway One Lending & Finance, 160 N. Riverview Drive, Suite 100, Anaheim, CA 92808
517154801	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
516946867	*P++	STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245, address filed with court., NJ Division of Taxation, PO Box 1018, Moorestown, NJ 08057-1018

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Colonial Savings F.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis P. Cullari	on behalf of Debtor Vernon D. Beard cullari@comcast.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Gateway One Lending & Finance ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Colonial Savings F.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Colonial Savings F.A. rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8